

LIFE INSURANCE COMPANY OF VIRGINIA

ESTABLISHED 1871.

PREMIUM INCOME.

1887-\$99,566.00

1888-\$127,049.00

1889-\$151,547.00

1890-\$234,547.00

1891-\$395,447.67

1892-\$475,520.24

1893-\$546,151.15

1894-\$551,794.51

1895-\$591,380.56

1896-\$712,931.92

1897-\$752,214.87

1898-\$852,409.03

1899-\$937,900.79

1900-\$1,087,272.02

1901-\$1,151,662.87

1902-\$1,339,214.13

SIXTEEN YEARS GROWTH

ANNUAL STATEMENT

For the Year Ending December 31st, 1902.

ASSETS.

Real Estate, Book Value.....	\$ 77,663.43
Mortgage Loans on Real Estate.....	775,380.84
Loans on Collateral.....	79,326.29
Loans on Company's Policies.....	10,412.78
Bonds and Stocks, Book Value.....	152,982.52
Cash in Banks and Office.....	79,374.33
Bills Receivable.....	5,292.52
Interest and Rents Due and Accrued.....	17,555.20
Market Value of Real Estate, Bonds and Stocks, over Book Value.....	33,932.55
Net Uncollected and Deferred Premiums and Premium Notes.....	43,845.77
Gross Assets.....	\$1,275,766.23
Deduct Assets not Admitted and Ledger Liabilities.....	4,385.52
Total Admitted Assets.....	\$1,271,380.71

LIABILITIES.

Reserve, Actuaries 4 per cent. and American 3 per cent., including Special Reserve.....	\$ 981,440.00
Death Losses Reported, but not due.....	13,374.00
All other Liabilities.....	24,813.13
Total.....	\$1,019,627.13
Surplus to Policy Holders.....	\$ 251,753.58
Total.....	\$1,271,380.71

STATEMENT OF OPERATIONS DURING 1902.

Gross Income.....	\$1,388,248.16
Increase in Gross Income.....	192,479.04
Insurance in Force.....	\$34,416,332.00
Increase in Insurance in Force.....	\$4,565,525.00
Total Number Policies in Force.....	308,687.00
Increase in Number of Policies in Force.....	38,112.00
Increase in Assets.....	211,049.81
Death Claims, Etc., Paid to Policy Holders.....	464,527.31

Total Payments to Policy Holders Since Organization ... \$5,014,133.81

J. G. WALKER, President. T. WM. PEMBERTON, 1st Vice-President. J. W. PEGRAM, 2nd Vice-President. W. L. T. ROGERSON, Secretary.

GOOD MONEY IN OYSTERS

Tomato Canning Industry in Northern Neck Im-mense.

(Special to The Times-Dispatch.)

HEATHSVILLE, VA., Jan. 31.—The farmers of Fairfields, Northumberland county, have formed "The Fairfields Farmers' Protective Society." The officers are: President, Moreau Blackwell; Vice-President, T. J. Williams; Secretary, N. Pitman; Assistant Secretary, W. H. Blackwell. Growing tomatoes will be discussed at the next meeting.

Rev. R. A. Stone, of Culpeper county, who came to Village, Northumberland county, a few days ago to take charge of Totusky, Bethany and Gideon Baptist churches, has returned home for some time, owing to the death of his wife, whom he left well in New York about a week ago.

The oyster business on the Rappahannock and Potomac rivers has been more lively this season than for many years. The buyers and shuckers are making back the money which they lost last year, owing to the oysters having "red gills." There have not been so many oysters, but, owing to the scarcity, prices

have been especially high, making up for the deficiency. There has been as high as fifteen large vessels, besides smaller boats, in Carter's creek at one time buying oysters. It is said that over 150,000 bushels have been sold from this creek alone this season.

During last season 200,000 bushels of oysters were planted in the Rappahannock and Potomac rivers. This is probably the largest amount of oysters ever planted in these waters in the course of one season, and it is thought that many of these are lost, the catch being very small, especially so on the Rappahannock. A part of the shells may catch again next season, but the chances are that they will be small.

Figures show that the five counties of the Northern Neck canned more than half as many cases of tomatoes last year as the whole of this State and West Virginia. The estimate of the American Grocer for these two States is 445,599 cases, while the Northern Neck canneries have turned out over 200,000, without the mention of nine of Northumberland's factories. Northumberland county furnished over a fourth of the tomatoes that were canned in the Northern Neck last year. This year the canneries are preparing to do even a greater business than ever before and many new canneries will be built. Therefore, a much larger acreage of tomatoes will be planted in the spring. Three factories will be built in Northumberland—one at Heathsville by H. O. Rowe, another at Lodge by M. T. Dawson, and the third one at Callo by the Thrift Brothers. All of these will be erected in time to be operated during the coming season.

Judge Beale has ordered a local option election to be held in Warsaw District, Richmond county, during the spring. Petitions have already been circulated in many other districts of the vicinity, asking for elections during the spring and summer months.

Piano Bargain!

A Fine Weber Piano in perfect order, cost in New York at the factory \$650. Bought by one of our best families, and now must be sold. Fully guaranteed. Price

\$175.

Manly B. Ramos COMPANY,
119 E. Broad Street,
New Phone 1580.

INTERMENT OF RELIGION

Rev. J. T. Bosman Thinks It Has Been Buried Here.

A RESURRECTION NEEDED

Says the Stones of Prejudice, Selfishness and Inactivity Are Crushing the Life from It and That They Should Be Rolled Away.

In the opinion of the Rev. J. T. Bosman, pastor of the Park Place Methodist Church, of this city, there is needed in Richmond a resurrection. As a result of various operating causes religion, he thinks, has been buried out of sight and lies dormant. Until the paralyzing influences are removed it will continue to and Christianity will lie dead in the midst of the people.

This opinion was expressed by Mr. Bosman, in a sermon preached Sunday evening last at his church. His congregation was small, but his discourse was a strong one, nevertheless. It was anything but sensational, but it was interesting to a high degree.

The theme discussed by Mr. Bosman was based upon a text in Scripture re-



REV. J. T. BOSMAN,
(Pastor of Park Place Church.)

ferring to the death of Lazarus and the order of Christ that the stone of the sepulchre be rolled away that the dead might rise and come to life again. The application of this text to the subject in hand was a striking one. Mr. Bosman declared that religion was buried under certain stones, which he enumerated, and which he declared would have to be rolled away before it could come to life again.

The several stones indicated by Mr. Bosman were prejudice, selfishness, inactivity and so on. He dealt upon each, showed how they came in the pathway of Christianity and what they were doing to obstruct the way and finally appealed to the people to bestir themselves and remove the stones.

It was with especial emphasis that Mr. Bosman dwelt upon what he called the stone of inactivity. Religion has not entered the hearts of men when they will not actively enlist themselves in the service of Christ. He made reference to the empty pews before him and more or less severely took his congregation to task. It was the stone of inactivity, he said, which stood in the way, and which members of the church to violate their vows to do all in their power to uphold the church and serve it.

Finally, Mr. Bosman touched upon the situation in Richmond broadly. "Do you want to know what we need in this city?" he asked. "Listen, and I'll tell you. We need a resurrection. Religion is buried out of sight in our midst. The stones I have named only enslave themselves in the service of Christ. He made reference to the empty pews before him and more or less severely took his congregation to task. It was the stone of inactivity, he said, which stood in the way, and which members of the church to violate their vows to do all in their power to uphold the church and serve it.

ACHINA-PANTHING RECORD

One Young Woman Decorated 1,700 Pieces in a Year.

NEW YORK, Jan. 31.—There being but 265 days in the year, 1,700 pieces of china hand-painted to order and fired in her own home kiln is a pretty good output for an artist. A young woman but newly established in New York has achieved this record by working straight through the holidays, most of Sundays, and well into the small hours of many nights.

Five years ago when she first came to New York and sought to get work through the great specialists in china decoration, she met with outright discouragement. "Your work is good," they told her, "but that here. Better try a small city where the conditions are more favorable for an artist to become known."

Baffled for the time being, she set out to get pupils in china painting. One day a lady who met her at a pupil's house ordered a plaque as a gift for a friend. It was to be executed very carefully and show a faithful copy of the Confederate flag in the original colors.

This order was promptly executed and so satisfactorily that a member of a card club ventured to order a loving cup from the artist, which was to be given as a prize. From these orders started the business that now necessitates the aid of a young apprentice to help out in backgrounds and assist about the kiln, and the services of a competent man to pack and deliver the parcels. The artist visits the wholesale china dealers personally and gets them to order for her novel styles in plate and china to be decorated. For designs she draws on everything she ever learned in books. A set of dinner plates showing scenes from Shakespeare's plays, a large floor punch bowl, and several other plate ornaments are among the 1,700 pieces done last year.

The young artist is a Southern woman, upon whose education and artistic training more than the usual amount of attention was bestowed. Her resolution in combating discouragement is perhaps no more than others of her sex have displayed in various lines of effort. But her story is told for the encouragement of those seekers after artistic success who may be inclined, at times, to despair of reaching their goal.

EX-EMPRESS EUGENIE HAS AGED GREATLY

(Special Cable to The Times-Dispatch. Copyright 1903.)

MADRID, Jan. 31.—The ex-Empress Eugenie, who is back in her native land to escape the hazards of an English winter, impresses all who have seen her during the last few years to have aged much. Although she now keeps up an appearance of activity, she leans more

CATARRH ROBS WOMEN OF HEALTH AND BEAUTY

Pe-ru-na Makes Women Healthy and Beautiful.

Many Women Have Catarrh and Don't Know It.

They Call It Stomach Trouble, Female Weakness or General Debility.

Pe-ru-na Cures Catarrh Wherever Located.

THERE are a great many people who are actually invalids from chronic catarrh of some internal organ who have not the slightest suspicion that they are victims of this universal disease.

This is especially true in cases of chronic catarrh of the organs in the lower part of the abdomen, or pelvic organs. The pelvic organs are especially liable to catarrh which gives rise to weakening discharges, painful irregularities, backache, bearing-down pains, smarting and throbbing, with a host of other symptoms peculiar to weak persons of both sexes, but occurring much more frequently in women, when it is called female weakness.

There are a multitude of women, especially housewives, and all other women obliged to be on their feet continually, who are wracked beyond description simply because their strength and vitality is sapped away by catarrhal discharges. Pe-ru-na is such a specific for such cases

Miss Otie Davis, Oxidental Hotel, Indianapolis, Ind., writes: "Peruna has been of such great benefit to me to cure a bad cold and catarrhal difficulties that I am very glad to tell how it acted in my case. Before I began taking Peruna my cold was a month old and deep-seated, but in less than a week I felt better, my head was clearer and my throat and lungs not nearly so sore. I therefore kept on taking Peruna for three weeks and then my system was entirely free from the cold and catarrh. I think Peruna a wonderful medicine."—Miss Otie Davis.



MISS OTIE DAVIS
INDIANAPOLIS
IND.

Cherry Street, Nashville, Tenn., writes: "When I first began to take Peruna last spring, I was unable to attend to my daily duties. I suffered terribly at the time of menstruation, and although I consulted two different physicians I found that they were not able to help me. I caught a severe cold during the winter, and it caused inflammation and scanty menses, and in addition I had griping pains and cramps and dreaded the time."

"One of my good neighbors advised me to try Peruna, telling me how grandly it had helped her. I followed her advice as I was feeling desperately bad and was very anxious to get well. Thanks to Peruna I am now well. Six weeks' faithful use of this medicine cured me. I feel like a new woman. Daily pains and misery are now changed to life and happiness and I thank Peruna for the health I now enjoy."—Mrs. Nellie McDonald.

Mrs. Eva Bartholomew, No. 133 East Twelfth Street, New York City, N. Y., writes: "I suffered for three years with leucorrhoea and ulceration of the womb. The doctor advocated an operation which I dreaded very much and strongly objected to go under it. Now I am a changed woman. Peruna cured me; it took nine bottles, but I felt so much improved I kept taking it, as I dreaded an operation so much. I am to-day in perfect health and have not felt so well for fifteen years."—Mrs. Eva Bartholomew.

Mrs. Alice J. Borden, Dauphin, Pa., writes: "I have found a cure in Peruna. I cannot recommend Peruna enough, and I also thank you for your kind attention to me. I am as well as could be ever since I began taking Peruna, and will recommend it to others. I only weighed ninety-five pounds before taking Peruna now I weigh one hundred and twenty-five."—Mrs. Alice J. Borden.

If you do not derive prompt and satisfactory results from the use of Peruna, write at once to Dr. Hartman, giving a full statement of your case, and he will be pleased to give you his valuable advice gratis.

Address Dr. Hartman, president of the Hartman Sanitarium, Columbus, Ohio.

Miss Celia Harrington, No. 808 Second Avenue, Detroit, Mich., writes: "Weakness has filled many months of my life with suffering. Through carelessness I caught a severe cold two years ago which settled in catarrh and seriously interfered with the regular functions of the body and made me nervous and irritable. I began taking Peruna and found in it a faithful helper, as it enriched my blood and invigorated the whole system. I have no pains now and am always well. I heartily recommend Peruna as a reliable medicine."—Miss Celia Harrington.

that when patients have once used it they can never be induced to quit it until they are permanently cured. It begins to relieve the disagreeable symptoms at once. The backache ceases, the trembling knees are strengthened, the

appetite restored, digestion made perfect, the dull headache is stopped and the weakening drains are gradually cured. These results certainly follow a course of treatment with Peruna.

Mrs. Nellie McDonald, No. 216 South

THIS MAN DIED WITH SOME SATISFACTION

(Special Cable to The Times-Dispatch. Copyright 1903.)

LONDON, Jan. 31.—There is much curiosity respecting the attitude the new Primrose will maintain toward ritualism, though his broad-minded sympathy in the past seems to give assurance that his influence will be for more harmony among the different types of Churchmen than would have resulted from the success of his rivals for the appointment.

The successor of Frederick Temple as Archbishop of Canterbury, the Right Reverend Randall Thomas Davidson, is a Scot, born at Edinburgh, in 1848, and was educated at Trinity College, Oxford.

He became Bishop of Winchester in 1895. In 1878 he married Edith, second daughter of Archbishop Tait, who is still living and whose friendship for the widow of the deceased Primrose will doubtless prove a link to connect the past with the present ecclesiastical regime.

Archbishop Davidson's special qualifications for the Primrose are due to his twenty-six years' association with Lambeth and his knowledge in detail of the workings of the archiepiscopal chair.

NEW PRIMATE AND QUESTION OF RITUALISM

(Special Cable to The Times-Dispatch. Copyright 1903.)

LONDON, Jan. 31.—Dying men again and again have been married on their death-beds, but an inquest just held brought out evidence which discounts any such case on record. A man had died in an infirmary. As the inquest a woman told how he was the father of her three children, and that while he lay ill and she and the children were starving, outdoor relief was refused her because she was not legally married to the father of the children.

KISSES WIFE IN COURT

Magistrate's Diplomacy Aided Reconciliation of Young Couple.

NEW YORK, Jan. 31.—Clouds of anger on the beautiful face of a young wife were dissipated in an April shower of tears in Harlem Court and Don A. Dodge, a reformed broker, who was arrested as he stepped from the gangplank of the Savile last week, in company with another woman, went home arm-in-arm with the spouse who had made the complaint of desertion against him.

Mrs. Dodge was on the pier with Detective Collins and Leeson, and she pointed out her husband as he came down the gangplank. With Dodge was a young woman who was on the company's passenger as "Miss Temple." As soon as Mr. Dodge had been placed under arrest "Miss Temple" hurried away.

When she got the warrant for her husband's arrest from Magistrate Crane Dodge said he abandoned her eight weeks ago and sailed for Europe. She said she had reason to believe he had gone away with another woman. Dodge was taken to police headquarters on his arrest on Saturday night and was taken from there to the Harlem Court yesterday morning.

His wife, who is a young woman of prepossessing appearance, and who was gowning in excellent taste, was in court to press the charge of abandonment against her husband. She drove to the court house in a carriage and was accompanied by a man who said he was her attorney.

As soon as the case was called and without delaying into its merits Magistrate Hogan called his probationary officer, John Allen, and told him to take the party into his room and see if a reconciliation could not be effected.

Allen did this, and the party had not been in the room long before Dodge sprang to his wife's side, threw his arms about her, and kissed her repeatedly. She was obdurate for a few minutes and then she reciprocated her husband's actions. Then she burst into a flood of tears.

"I'll forgive you this time," said Mrs. Dodge, "but I never shall again."

The couple were then taken by Allen before Magistrate Hogan, and the probationary officer explained the couple were reconciled.

Bring Your Diamonds

to us, and have them examined by the mounting men in good order. An examination costs nothing—and may save you the price.

Incidentally, look at our large stock of diamonds, and other precious stones mounted in handsome and attractive settings that will interest you, as we are offering them at less than prevailing prices!

Lumsden,
731 Main.

WEEKS WITHOUT SLEEP

Indiana Man's Peculiar Case Proves Puzzling to Physicians.

FRANKFORT, IND., Jan. 31.—George W. Woodruff, who for many years has been a puzzle to the medical profession, is dead at his home in this city. Although in fairly good health he would go for he did not sleep for seventy-five days and nights, although during that time many noted physicians became interested in his case and gave him treatment. It was a common thing for him to go a month without sleep.